

Table I.B.2.c(1999) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.2%	21.0%	20.3%	33.6%	47.9%	77.1%	23.8%	65.7%
Industry group								
Agric., fish., forest.	28.2%	12.6% *	15.3% *	14.9% *	39.6% *	54.5%	13.9%	38.8% *
Mining	41.0%	*****	*****	*****	26.0% *	60.0%	*****	46.0%
Construction	27.0%	17.7%	13.1%	30.1%	42.5%	47.9%	19.0%	40.4%
Manufacturing	56.1%	18.7%	21.1%	32.2%	42.5%	71.9%	23.7%	60.7%
Transp., comm., util.	72.8%	16.6% *	9.7% *	40.5%	56.6%	88.7%	20.8%	80.3%
Wholesale trade	53.1%	10.4% *	20.9%	49.0%	46.9%	72.9%	27.4%	63.4%
Retail trade	55.7%	9.5%	12.8%	22.4%	39.1%	76.3%	12.7%	65.6%
Fin., ins., real est.	71.1%	37.9%	36.6%	42.1%	61.1%	87.7%	39.9%	79.7%
Services	55.5%	24.0%	24.8%	36.7%	52.4%	76.5%	27.0%	65.4%
Ownership								
For profit, incorporated	55.9%	20.3%	17.9%	32.7%	45.0%	76.8%	22.9%	65.5%
For profit, unincorporated	39.9%	18.0%	29.5%	28.1%	41.7%	82.2%	22.8%	53.7%
Nonprofit	59.6%	28.1%	27.1%	41.2%	58.9%	77.5%	30.2%	67.1%
Unknown	75.9%	92.2% *	28.1% *	85.4% *	59.3%	77.4%	61.3% *	76.0%
Age of firm								
Less than 5 years	38.5%	20.1%	18.5%	36.8%	49.2%	71.6%	23.5%	53.6%
5-9 years	30.6%	16.3%	16.6%	28.2%	43.4%	59.4%	20.0%	43.0%
10-19 years	35.2%	22.2%	16.5%	29.6%	40.5%	68.5%	21.7%	47.3%
20 or more years	55.7%	21.7%	23.8%	36.1%	48.7%	80.4%	26.0%	64.4%
Unknown	75.1%	86.9%	50.0%	49.1%	58.5%	76.3%	63.2%	75.1%
Multi/single status								
2 or more locations	68.9%	55.9%	26.3%	34.7%	48.5%	77.5%	31.2%	70.3%
1 location only	30.8%	19.6%	19.6%	33.2%	46.6%	57.5%	22.9%	43.2%
Percent full-time employees								
Less than 25%	38.0%	10.0% *	6.8% *	13.6%	30.1%	73.1%	8.6%	48.1%
25-49%	53.6%	12.7% *	10.3% *	23.8%	35.0%	76.5%	13.3%	63.3%
50-74%	56.8%	17.9%	18.0%	33.2%	53.3%	79.9%	18.9%	69.2%
75% or more	57.1%	22.8%	22.1%	35.6%	49.4%	76.8%	26.2%	66.1%
Union presence								
No union employees	48.4%	19.4%	19.3%	30.6%	44.2%	71.7%	21.7%	58.9%
Has union employees	82.0%	51.6%	36.1%	65.9%	68.0%	89.8%	55.7%	84.3%
Unknown	73.6%	32.8%	28.7%	20.2%	49.1%	80.3%	30.7%	75.7%
Percent low wage employees								
50% or more low wage	35.6%	8.2% *	12.0%	15.4%	33.4%	70.0%	10.1%	45.2%
Less than 50% low wage	47.2%	21.2%	20.7%	34.9%	48.0%	76.2%	24.3%	58.9%
Unknown	75.4%	37.4%	25.6% *	37.0%	57.1%	77.9%	35.0%	76.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.B.2.c(1999) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	1.64%	1.84%	0.94%	1.35%	1.01%	0.73%	0.71%
Industry group								
Agric., fish., forest.	5.88%	5.12% *	6.94% *	12.27% *	12.86% *	13.81%	3.09%	12.20% *
Mining	9.20%	*****	*****	*****	12.84% *	12.95%	*****	10.99%
Construction	2.75%	1.92%	2.99%	4.71%	5.18%	10.59%	2.52%	4.65%
Manufacturing	1.05%	3.07%	5.50%	4.26%	2.79%	1.13%	2.10%	1.33%
Transp., comm., util.	3.40%	5.14% *	3.61% *	5.69%	6.70%	1.93%	4.25%	3.26%
Wholesale trade	3.23%	3.37% *	5.14%	3.75%	6.98%	4.38%	3.83%	4.00%
Retail trade	1.24%	1.62%	2.71%	1.23%	2.96%	1.82%	1.34%	1.54%
Fin., ins., real est.	2.42%	5.47%	6.95%	5.45%	3.80%	3.23%	5.45%	2.33%
Services	1.42%	2.52%	2.45%	2.67%	2.87%	2.75%	1.82%	1.78%
Ownership								
For profit, incorporated	0.56%	2.18%	2.02%	0.80%	1.41%	0.92%	1.17%	0.67%
For profit, unincorporated	1.91%	2.70%	7.05%	3.35%	4.25%	4.31%	3.53%	3.39%
Nonprofit	2.41%	6.05%	4.51%	3.69%	2.96%	3.09%	3.68%	2.28%
Unknown	3.92%	29.18% *	8.98% *	25.68% *	8.60%	3.71%	18.97% *	3.90%
Age of firm								
Less than 5 years	2.98%	4.08%	4.00%	4.02%	7.00%	7.69%	3.13%	5.38%
5-9 years	1.70%	2.03%	1.76%	4.01%	5.23%	8.34%	1.68%	2.92%
10-19 years	1.37%	2.79%	1.75%	1.81%	3.32%	4.07%	1.59%	2.57%
20 or more years	1.27%	2.81%	3.21%	1.78%	1.43%	2.30%	1.49%	1.45%
Unknown	0.92%	19.45%	14.54%	7.67%	3.38%	0.97%	7.74%	0.93%
Multi/single status								
2 or more locations	0.67%	9.28%	4.02%	2.80%	1.73%	0.88%	3.68%	0.71%
1 location only	0.88%	1.42%	2.00%	1.37%	2.45%	7.92%	0.76%	1.74%
Percent full-time employees								
Less than 25%	4.21%	3.55% *	4.38% *	2.82%	4.92%	6.59%	2.21%	5.14%
25-49%	2.80%	4.29% *	3.42% *	3.56%	2.87%	2.43%	2.50%	2.74%
50-74%	2.05%	2.95%	3.13%	3.11%	3.67%	2.65%	1.95%	2.17%
75% or more	0.85%	1.89%	1.97%	1.16%	1.68%	1.05%	1.03%	0.89%
Union presence								
No union employees	0.80%	1.72%	1.81%	1.33%	1.91%	1.47%	0.94%	1.06%
Has union employees	1.33%	8.65%	8.92%	6.13%	4.58%	1.38%	6.63%	1.38%
Unknown	1.86%	7.16%	7.82%	5.31%	9.35%	1.95%	5.17%	2.01%
Percent low wage employees								
50% or more low wage	2.76%	3.03% *	3.15%	3.03%	4.31%	4.96%	2.45%	3.43%
Less than 50% low wage	0.96%	1.88%	1.94%	0.90%	1.48%	1.93%	0.87%	1.17%
Unknown	1.06%	7.86%	8.68% *	6.74%	5.47%	1.13%	5.02%	0.99%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

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